

*List of California Licensed Property & Casualty Insurance Companies
As of December 31, 2005*

Company Name: Eagle West Ins Co

NAIC No.: 12890

NAIC Group No.: 802

Federal ID: 94-1497091

State of Domicile: CA

Incorporated Date: 10/14/1960

Contact Person: Erickson Robert

Address: 2300 Garden Rd

Monterey, CA 93940-5326

Phone: 831-649-1155- 222

	2005	2004
Total Assets	53,942,063	48,784,984
Total Liabilities	29,596,584	26,461,057
Surplus	24,345,480	22,323,925
Net Income	1,888,611	2,652,995
Net Underwriting Gain or (Loss)	2,060,612	1,975,131
Net Investment Gain or (Loss)	1,316,338	2,080,014
CA-Direct Premiums Written	10,665,628	10,648,774
CA-Direct Premiums Earned	10,329,152	11,087,278
CA-Direct Losses Incurred	6,992,653	7,086,658
Nationwide-Direct Premiums Written	13,579,771	13,023,435
Nationwide-Direct Premiums Earned	13,034,041	12,967,612
Nationwide-Direct Losses Incurred	7,646,827	7,407,432

Company Name: Eastguard Ins Co

NAIC No.: 14702

NAIC Group No.: 828

Federal ID: 01-0125870

State of Domicile: PA

Incorporated Date: 07/01/1827

Contact Person: Clouse Dale

Address: PO Box Ah

Wilkes Barre, PA 18703-0020

Phone: 570-825-9900-3071

	2005	2004
Total Assets	55,207,019	43,105,814
Total Liabilities	40,307,173	28,619,361
Surplus	14,899,846	14,486,453
Net Income	374,984	638,050
Net Underwriting Gain or (Loss)	-721,194	-801,094
Net Investment Gain or (Loss)	1,599,265	1,865,197
CA-Direct Premiums Written	1,007,316	0
CA-Direct Premiums Earned	475,714	0
CA-Direct Losses Incurred	692,768	0
Nationwide-Direct Premiums Written	6,833,879	1,940,095
Nationwide-Direct Premiums Earned	6,050,687	1,965,886
Nationwide-Direct Losses Incurred	5,185,437	148,905

**List of California Licensed Property & Casualty Insurance Companies
As of December 31, 2005**

Company Name: Economy Fire & Cas Co

NAIC No.: 22926

NAIC Group No.: 241

Federal ID: 36-1022580

State of Domicile: IL

Incorporated Date: 01/30/1935

Contact Person: Dealmo James

Address: PO Box 350

Warwick, RI 02887-0350

Phone: 800-638-4208

	2005	2004
Total Assets	326,113,365	372,773,765
Total Liabilities	11,780,318	10,507,186
Surplus	314,333,050	362,266,579
Net Income	24,768,963	19,347,231
Net Underwriting Gain or (Loss)	0	-58,971
Net Investment Gain or (Loss)	25,007,745	21,455,312
CA-Direct Premiums Written	0	0
CA-Direct Premiums Earned	0	0
CA-Direct Losses Incurred	0	0
Nationwide-Direct Premiums Written	28,887,773	34,058,067
Nationwide-Direct Premiums Earned	30,863,082	36,718,785
Nationwide-Direct Losses Incurred	9,409,032	20,802,579

Company Name: Electric Ins Co

NAIC No.: 21261

NAIC Group No.: 57

Federal ID: 04-2422119

State of Domicile: MA

Incorporated Date: 04/21/1966

Contact Person: Bradley Timothy

Address: 75 Sam Fonzo Dr

Beverly, MA 01915-1000

Phone: 978-524-5367

	2005	2004
Total Assets	1,142,508,357	1,144,329,169
Total Liabilities	843,948,744	869,377,009
Surplus	298,559,613	274,952,162
Net Income	20,609,343	11,176,616
Net Underwriting Gain or (Loss)	-10,239,916	-24,018,452
Net Investment Gain or (Loss)	32,285,603	37,139,875
CA-Direct Premiums Written	27,515,402	18,259,457
CA-Direct Premiums Earned	26,802,977	17,964,841
CA-Direct Losses Incurred	25,761,506	35,184,208
Nationwide-Direct Premiums Written	327,123,541	336,557,322
Nationwide-Direct Premiums Earned	329,863,384	328,746,730
Nationwide-Direct Losses Incurred	267,952,547	276,120,207

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Company Name: Emcasco Ins Co

NAIC No.: 21407

NAIC Group No.: 62

Federal ID: 42-6070764

State of Domicile: IA

Incorporated Date: 12/09/1958

Contact Person: Prather Carla

Address: PO Box 712

Des Moines, IA 50303-0712

Phone: 515-280-2789

	2005	2004
Total Assets	294,023,089	222,822,351
Total Liabilities	224,176,121	163,821,911
Surplus	69,846,968	59,000,440
Net Income	11,152,463	-2,137,005
Net Underwriting Gain or (Loss)	3,714,741	-10,710,057
Net Investment Gain or (Loss)	14,185,704	8,555,460
CA-Direct Premiums Written	0	2,053
CA-Direct Premiums Earned	0	3,829
CA-Direct Losses Incurred	-234	-1,610
Nationwide-Direct Premiums Written	123,839,976	121,995,406
Nationwide-Direct Premiums Earned	121,522,509	124,819,379
Nationwide-Direct Losses Incurred	96,659,514	107,746,831

Company Name: Emergency Medicine Professional Asr

NAIC No.: 12003

NAIC Group No.:

Federal ID: 20-1141933

State of Domicile: NV

Incorporated Date: 06/22/2004

Contact Person: Cook Greg

Address: 1501 Wilson Blvd Ste 1110

Arlington, VA 22209-2403

Phone: (800) 226-0793 x155

	2005	2004
Total Assets	7,143,753	
Total Liabilities	4,927,137	
Surplus	2,216,616	
Net Income	-111,404	
Net Underwriting Gain or (Loss)	-194,207	
Net Investment Gain or (Loss)	25,411	
CA-Direct Premiums Written	0	
CA-Direct Premiums Earned	0	
CA-Direct Losses Incurred	0	
Nationwide-Direct Premiums Written	4,309,576	
Nationwide-Direct Premiums Earned	3,316,161	
Nationwide-Direct Losses Incurred	662,950	

**List of California Licensed Property & Casualty Insurance Companies
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Company Name: Empire Fire & Marine Ins Co

NAIC No.: 21326

NAIC Group No.: 212

Federal ID: 47-6022701

State of Domicile: NE

Incorporated Date: 03/16/1954

Contact Person: Daniel Robert

Address: 1400 American Ln

Schaumburg, IL 60196-5452

Phone: 847-605-3284

	2005	2004
Total Assets	361,575,811	672,213,861
Total Liabilities	232,968,309	546,433,362
Surplus	128,607,502	125,780,499
Net Income	5,090,554	1,935,974
Net Underwriting Gain or (Loss)	0	0
Net Investment Gain or (Loss)	5,065,144	1,860,026
CA-Direct Premiums Written	86,701,876	59,434,374
CA-Direct Premiums Earned	75,536,581	51,145,079
CA-Direct Losses Incurred	31,434,687	28,527,077
Nationwide-Direct Premiums Written	702,031,102	781,794,420
Nationwide-Direct Premiums Earned	636,817,610	735,650,759
Nationwide-Direct Losses Incurred	428,033,396	520,190,673

Company Name: Employers Compensation Ins Co

NAIC No.: 11512

NAIC Group No.: 3363

Federal ID: 03-0443592

State of Domicile: CA

Incorporated Date: 05/16/2002

Contact Person: Morrison Cynthia

Address: 500 N Brand Blvd

Glendale, CA 91203-1923

Phone: 818-549-4600

	2005	2004
Total Assets	1,443,575,566	1,141,424,686
Total Liabilities	1,166,355,572	936,194,050
Surplus	277,219,994	205,230,636
Net Income	44,631,144	29,388,257
Net Underwriting Gain or (Loss)	31,864,048	17,969,521
Net Investment Gain or (Loss)	18,332,327	3,786,874
CA-Direct Premiums Written	350,038,869	277,095,787
CA-Direct Premiums Earned	348,517,399	263,291,332
CA-Direct Losses Incurred	166,616,241	143,282,572
Nationwide-Direct Premiums Written	368,311,601	282,209,175
Nationwide-Direct Premiums Earned	365,133,246	267,298,529
Nationwide-Direct Losses Incurred	175,704,055	145,480,103

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Company Name: Employers Direct Ins Co

NAIC No.: 11555

NAIC Group No.: 181

Federal ID: 02-0635701

State of Domicile: CA

Incorporated Date: 01/31/2002

Contact Person: Richardson Denise

Address: PO Box 5043

Thousand Oaks, CA 91359-5043

Phone: 818-575-8525

	2005	2004
Total Assets	245,344,953	146,227,685
Total Liabilities	175,052,120	91,203,595
Surplus	70,292,833	55,024,090
Net Income	17,283,843	9,124,843
Net Underwriting Gain or (Loss)	28,103,363	17,115,868
Net Investment Gain or (Loss)	4,713,541	2,229,392
CA-Direct Premiums Written	160,964,965	108,991,166
CA-Direct Premiums Earned	163,067,069	104,523,281
CA-Direct Losses Incurred	78,821,401	54,668,335
Nationwide-Direct Premiums Written	160,964,965	108,991,166
Nationwide-Direct Premiums Earned	163,067,069	104,523,281
Nationwide-Direct Losses Incurred	78,821,401	54,668,335

Company Name: Employers Fire Ins Co

NAIC No.: 20648

NAIC Group No.: 1129

Federal ID: 04-1288420

State of Domicile: MA

Incorporated Date: 01/21/1921

Contact Person: Erickson Lee

Address: 1 Beacon St

Boston, MA 02108-3107

Phone: 617-725-7157-

	2005	2004
Total Assets	110,797,840	109,468,117
Total Liabilities	51,356,957	54,757,293
Surplus	59,440,883	54,710,824
Net Income	1,943,088	2,875,390
Net Underwriting Gain or (Loss)	-1,297,281	-2,006,604
Net Investment Gain or (Loss)	3,242,378	4,724,744
CA-Direct Premiums Written	16,196,619	6,672,454
CA-Direct Premiums Earned	10,974,296	6,442,998
CA-Direct Losses Incurred	7,789,661	1,453,430
Nationwide-Direct Premiums Written	256,174,007	88,429,762
Nationwide-Direct Premiums Earned	175,793,842	78,545,858
Nationwide-Direct Losses Incurred	105,705,763	37,743,979

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Company Name: Employers Ins of Wausau

NAIC No.: 21458

NAIC Group No.: 111

Federal ID: 39-0264050

State of Domicile: WI

Incorporated Date: 08/21/1911

Contact Person: Link Douglas

Address: PO Box 8017

Wausau, WI 54402-8017

Phone: 617-357-9500-45668

	2005	2004
Total Assets	4,687,160,333	4,423,248,464
Total Liabilities	3,616,497,879	3,428,099,497
Surplus	1,070,662,454	995,148,967
Net Income	59,229,707	100,463,545
Net Underwriting Gain or (Loss)	-125,415,355	-119,017,226
Net Investment Gain or (Loss)	202,828,724	234,964,723
CA-Direct Premiums Written	36,387,638	58,951,161
CA-Direct Premiums Earned	41,207,463	62,079,180
CA-Direct Losses Incurred	71,735,209	69,882,117
Nationwide-Direct Premiums Written	509,298,219	800,274,885
Nationwide-Direct Premiums Earned	584,270,063	783,747,164
Nationwide-Direct Losses Incurred	728,790,224	810,246,281

Company Name: Employers Mut Cas Co

NAIC No.: 21415

NAIC Group No.: 62

Federal ID: 42-0234980

State of Domicile: IA

Incorporated Date: 04/24/1911

Contact Person: Prather Carla

Address: PO Box 712

Des Moines, IA 50303-0712

Phone: 515-280-2789

	2005	2004
Total Assets	1,832,225,590	1,837,475,749
Total Liabilities	1,168,977,652	1,260,472,221
Surplus	663,247,938	577,003,528
Net Income	61,624,628	-22,790,206
Net Underwriting Gain or (Loss)	22,493,428	-91,229,030
Net Investment Gain or (Loss)	57,053,523	68,213,743
CA-Direct Premiums Written	21,855,168	22,916,611
CA-Direct Premiums Earned	21,826,507	21,901,532
CA-Direct Losses Incurred	5,911,409	16,872,026
Nationwide-Direct Premiums Written	848,057,994	845,050,227
Nationwide-Direct Premiums Earned	846,583,609	821,030,282
Nationwide-Direct Losses Incurred	414,504,354	520,660,864

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Company Name: Employers Reins Corp

NAIC No.: 39845

NAIC Group No.: 350

Federal ID: 48-0921045

State of Domicile: MO

Incorporated Date: 03/13/1981

Contact Person: Krogull Kurtis

Address: PO Box 2991

Overland Park, KS 66201-1391

Phone: 913-789-6363

	2005	2004
Total Assets	18,203,552,267	16,759,214,095
Total Liabilities	12,814,689,963	11,246,093,404
Surplus	5,388,862,304	5,513,120,691
Net Income	-583,323,107	-110,291,287
Net Underwriting Gain or (Loss)	-2,121,116,912	-980,519,048
Net Investment Gain or (Loss)	584,404,584	592,740,639
CA-Direct Premiums Written	7,065,679	10,433,041
CA-Direct Premiums Earned	7,111,514	10,420,803
CA-Direct Losses Incurred	95,606,075	107,253,323
Nationwide-Direct Premiums Written	271,748,749	343,755,534
Nationwide-Direct Premiums Earned	269,166,026	315,347,383
Nationwide-Direct Losses Incurred	363,342,241	387,291,607

Company Name: Encompass Ins Co

NAIC No.: 10358

NAIC Group No.: 8

Federal ID: 52-1952957

State of Domicile: IL

Incorporated Date: 11/22/1995

Contact Person: Cirrincione Lynn

Address: 3075 Sanders Rd Ste H1A

Northbrook, IL 60062-7119

Phone: 847-402-3029

	2005	2004
Total Assets	12,209,513	11,234,330
Total Liabilities	644,546	128,499
Surplus	11,564,967	11,105,833
Net Income	505,794	395,610
Net Underwriting Gain or (Loss)	0	0
Net Investment Gain or (Loss)	547,902	523,040
CA-Direct Premiums Written	116,269,557	0
CA-Direct Premiums Earned	58,128,922	0
CA-Direct Losses Incurred	24,159,254	0
Nationwide-Direct Premiums Written	117,543,830	170,088
Nationwide-Direct Premiums Earned	58,934,893	17,267
Nationwide-Direct Losses Incurred	25,898,986	0

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Company Name: Endurance Reins Corp of Amer

NAIC No.: 11551

NAIC Group No.: 3786

Federal ID: 99-0360327

State of Domicile: NY

Incorporated Date: 09/05/2002

Contact Person: Babcock William

Address: 333 Westchester Ave

White Plains, NY 10604-2910

Phone: 914-468-8050

	2005	2004
Total Assets	1,449,206,062	1,288,266,456
Total Liabilities	934,361,884	783,801,604
Surplus	514,844,178	504,464,852
Net Income	-66,693,537	-41,068,853
Net Underwriting Gain or (Loss)	-99,605,624	-63,228,943
Net Investment Gain or (Loss)	31,276,725	22,160,306
CA-Direct Premiums Written	0	0
CA-Direct Premiums Earned	0	0
CA-Direct Losses Incurred	0	0
Nationwide-Direct Premiums Written	854,225	0
Nationwide-Direct Premiums Earned	169,100	0
Nationwide-Direct Losses Incurred	117,202	0

Company Name: Esurance Ins Co

NAIC No.: 25712

NAIC Group No.: 1129

Federal ID: 73-0486465

State of Domicile: OK

Incorporated Date: 12/01/1933

Contact Person: Vu Jennifer

Address: 747 Front St Fl 4

San Francisco, CA 94111-1922

Phone: 415-875-4500

	2005	2004
Total Assets	199,153,022	102,706,212
Total Liabilities	153,593,262	67,958,644
Surplus	45,559,760	34,747,568
Net Income	-1,235,055	148,991
Net Underwriting Gain or (Loss)	-7,374,400	-3,535,206
Net Investment Gain or (Loss)	1,616,532	995,165
CA-Direct Premiums Written	0	0
CA-Direct Premiums Earned	0	0
CA-Direct Losses Incurred	0	0
Nationwide-Direct Premiums Written	252,226,680	126,742,166
Nationwide-Direct Premiums Earned	216,288,138	107,270,389
Nationwide-Direct Losses Incurred	119,086,593	66,139,774

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Company Name: Esurance Prop and Cas Ins Co

NAIC No.: 30210

NAIC Group No.: 1129

Federal ID: 22-2853625

State of Domicile: CA

Incorporated Date: 10/22/1987

Contact Person: Vu Jennnifer

Address: 747 Front St Fl 4

San Francisco, CA 94111-1922

Phone: 415-875-4500

	2005	2004
Total Assets	34,561,895	29,854,475
Total Liabilities	20,120,448	15,929,437
Surplus	14,441,447	13,925,038
Net Income	-235,028	-297,453
Net Underwriting Gain or (Loss)	-2,338,260	-2,425,604
Net Investment Gain or (Loss)	533,710	117,575
CA-Direct Premiums Written	68,607,992	49,968,724
CA-Direct Premiums Earned	63,792,339	46,324,960
CA-Direct Losses Incurred	33,219,149	25,864,874
Nationwide-Direct Premiums Written	68,650,714	49,968,724
Nationwide-Direct Premiums Earned	63,793,689	46,324,960
Nationwide-Direct Losses Incurred	33,231,127	25,864,874

Company Name: Euler American Credit Ind Co

NAIC No.: 20516

NAIC Group No.: 761

Federal ID: 52-0222226

State of Domicile: MD

Incorporated Date: 04/28/1893

Contact Person: Hollerbach Peter

Address: 800 Red Brook Blvd

Owings Mills, MD 21117-5155

Phone: 410-753-0864

	2005	2004
Total Assets	300,781,474	268,143,014
Total Liabilities	144,450,972	139,305,510
Surplus	156,330,502	128,837,504
Net Income	32,714,453	17,521,811
Net Underwriting Gain or (Loss)	21,733,931	1,325,617
Net Investment Gain or (Loss)	6,233,677	7,664,834
CA-Direct Premiums Written	22,714,039	18,748,635
CA-Direct Premiums Earned	22,571,271	18,286,278
CA-Direct Losses Incurred	4,551,047	4,959,822
Nationwide-Direct Premiums Written	177,694,951	154,080,162
Nationwide-Direct Premiums Earned	171,924,117	147,620,084
Nationwide-Direct Losses Incurred	46,717,646	54,193,141

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Company Name: Evanston Ins Co

NAIC No.: 35378

NAIC Group No.: 785

Federal ID: 36-2950161

State of Domicile: IL

Incorporated Date: 08/01/1977

Contact Person: Phoebus Edgar

Address: Ten Parkway North

Deerfield, IL 60015

Phone: 847-572-6380

	2005	2004
Total Assets	2,185,207,148	2,012,425,362
Total Liabilities	1,657,445,956	1,499,930,827
Surplus	527,761,192	512,494,535
Net Income	119,193,042	89,329,862
Net Underwriting Gain or (Loss)	88,773,600	75,017,271
Net Investment Gain or (Loss)	77,780,235	60,314,429
CA-Direct Premiums Written	142,699,313	194,354,256
CA-Direct Premiums Earned	167,849,376	210,015,404
CA-Direct Losses Incurred	68,104,083	107,122,280
Nationwide-Direct Premiums Written	727,675,133	829,328,676
Nationwide-Direct Premiums Earned	772,537,894	864,396,565
Nationwide-Direct Losses Incurred	357,124,981	405,010,726

Company Name: Everest Natl Ins Co

NAIC No.: 10120

NAIC Group No.: 1120

Federal ID: 22-2660372

State of Domicile: DE

Incorporated Date: 11/12/1985

Contact Person: Ruboyianes Cindy

Address: PO Box 830

Liberty Corner, NJ 07938-0830

Phone: 908-604-4034

	2005	2004
Total Assets	608,626,468	764,412,799
Total Liabilities	471,782,297	648,641,083
Surplus	136,844,171	115,771,716
Net Income	19,759,384	13,652,734
Net Underwriting Gain or (Loss)	20,805,140	17,619,064
Net Investment Gain or (Loss)	11,227,586	8,646,568
CA-Direct Premiums Written	276,567,615	541,690,398
CA-Direct Premiums Earned	341,311,894	618,509,059
CA-Direct Losses Incurred	95,921,172	309,500,128
Nationwide-Direct Premiums Written	707,355,342	949,167,889
Nationwide-Direct Premiums Earned	721,920,888	868,720,240
Nationwide-Direct Losses Incurred	346,545,383	456,176,691

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Company Name: Everest Reins Co

NAIC No.: 26921

NAIC Group No.: 1120

Federal ID: 22-2005057

State of Domicile: DE

Incorporated Date: 06/13/1973

Contact Person: Ruboyanes Cindy

Address: PO Box 830

Liberty Corner, NJ 07938-0830

Phone: 908-604-4034

	2005	2004
Total Assets	9,315,551,333	8,572,712,312
Total Liabilities	6,987,957,168	6,479,560,217
Surplus	2,327,594,165	2,093,152,095
Net Income	-26,874,316	175,821,371
Net Underwriting Gain or (Loss)	-396,880,565	-31,542,484
Net Investment Gain or (Loss)	361,965,195	371,301,444
CA-Direct Premiums Written	0	0
CA-Direct Premiums Earned	0	0
CA-Direct Losses Incurred	12,036,101	13,176
Nationwide-Direct Premiums Written	5,924,866	5,031,582
Nationwide-Direct Premiums Earned	5,539,024	7,713,844
Nationwide-Direct Losses Incurred	33,881,566	34,844,267

Company Name: Exact Prop & Cas Co Inc

NAIC No.: 10318

NAIC Group No.: 212

Federal ID: 95-4528266

State of Domicile: CA

Incorporated Date: 02/17/1995

Contact Person: Ballew Scott

Address: PO Box 2478

Los Angeles, CA 90051-0478

Phone: 323-932-3441

	2005	2004
Total Assets	183,028,589	166,607,294
Total Liabilities	121,800,118	112,219,948
Surplus	61,228,471	54,387,346
Net Income	7,183,266	4,836,080
Net Underwriting Gain or (Loss)	4,834,470	5,869,884
Net Investment Gain or (Loss)	6,150,725	6,246,567
CA-Direct Premiums Written	12,672,250	11,046,747
CA-Direct Premiums Earned	12,113,436	9,804,247
CA-Direct Losses Incurred	4,407,136	3,752,882
Nationwide-Direct Premiums Written	12,858,487	11,237,342
Nationwide-Direct Premiums Earned	12,306,100	10,021,162
Nationwide-Direct Losses Incurred	4,444,007	3,784,247

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Company Name: Executive Risk Ind Inc

NAIC No.: 35181

NAIC Group No.: 38

Federal ID: 13-2912259

State of Domicile: DE

Incorporated Date: 09/23/1977

Contact Person: Calavano Ronald

Address: PO Box 1615

Plainfield, NJ 07061-1615

Phone: 908-903-2525

	2005	2004
Total Assets	2,435,791,763	2,225,388,669
Total Liabilities	1,779,431,510	1,640,171,048
Surplus	656,360,253	585,217,621
Net Income	106,964,809	106,973,368
Net Underwriting Gain or (Loss)	55,630,690	52,899,972
Net Investment Gain or (Loss)	77,892,479	77,860,958
CA-Direct Premiums Written	84,158,517	100,004,809
CA-Direct Premiums Earned	90,468,305	102,807,832
CA-Direct Losses Incurred	51,498,471	34,062,466
Nationwide-Direct Premiums Written	500,513,876	554,975,658
Nationwide-Direct Premiums Earned	536,645,589	556,858,895
Nationwide-Direct Losses Incurred	304,511,972	309,739,600

Company Name: Explorer Ins Co

NAIC No.: 40029

NAIC Group No.: 922

Federal ID: 94-2784519

State of Domicile: CA

Incorporated Date: 12/08/1981

Contact Person: Rostamian Fred

Address: PO Box 85563

San Diego, CA 92186-5563

Phone: 858-350-2400-2550

	2005	2004
Total Assets	102,380,240	93,680,242
Total Liabilities	73,931,972	68,158,391
Surplus	28,448,268	25,521,853
Net Income	2,908,997	1,332,321
Net Underwriting Gain or (Loss)	2,135,212	-871,877
Net Investment Gain or (Loss)	2,761,456	2,466,980
CA-Direct Premiums Written	84,635,057	84,545,479
CA-Direct Premiums Earned	82,571,787	84,982,719
CA-Direct Losses Incurred	34,420,065	40,150,802
Nationwide-Direct Premiums Written	105,277,802	109,971,820
Nationwide-Direct Premiums Earned	104,872,806	110,294,363
Nationwide-Direct Losses Incurred	46,089,317	58,069,669